



## The Local Choice Health Benefits Program

**To:** The Local Choice Group Benefits Administrators

**From:** Charles S. Reed, Associate Director  
State and Local Health Benefits

**Date:** September 2005

**Subject:** Dependent Children Attaining Age 23

The Local Choice (TLC) Health Benefits Plan allows coverage for unmarried dependent children who live at home or are away at school and are not self-supporting until the end of the calendar year in which they turn 23 years of age. If your group has dependent children who will attain age 23 in 2005, you will find attached a list of your participants impacted by this situation. If you offer the regional plan, you should contact Kaiser to obtain this information. If your group has 20 or more employees, terminating children may be eligible for Extended Coverage/COBRA and you should provide a COBRA Notice/Election Continuation form. **As with all terminating participants, you should provide a HIPAA Certificate of Coverage.**

In some instances this may necessitate a membership change, such as Family to Dual or Dual to Single. To make such a change, a completed Enrollment form must be submitted to the carrier in time to appear on your January monthly billing transmittal. **Coverage will automatically terminate for an ineligible child, but to reduce membership an Enrollment form is required and must be received within 31 days of the loss of eligibility, otherwise membership can not be reduced without another qualifying mid-year event or at open enrollment. Please make sure that you discuss this requirement with any employee who has a terminating dependent child. TLC will make no refunds.**

All TLC plans allow covered children who are disabled and incapable of self-support to remain covered dependents under the plan. Plan provisions require that incapacitation must exist prior to the termination of coverage. For plans administered by Anthem, application for this continued coverage must be made within 31 days of the child's termination. Individuals covered by Kaiser Permanente plans must make application prior to the termination of coverage. We strongly suggest that if you have an employee whose child falls into this category you encourage them to make application immediately. Anthem Customer Service (800) 552-2682 or Kaiser (800) 777-7902 will assist you in this effort.